

REMARKS

This amendment supplements applicants' response dated January 8, 2009 in response to the telephone examiner interview conducted on April 6, 2009.

Telephone Examiner Interview Summary

Applicants' representative greatly appreciate the telephone examiner interview granted them on April 6, 2009. In the telephone examiner interview, the § 101 and the § 103 rejections were discussed. Although no agreement was reached, after the interview, the examiner left a voicemail message with applicants' representative indicating that the claims should be amended to recite that each of the steps are performed by a control center using one or more computers in response to the § 101 rejection. The claims are amended herein to be consistent with the examiner's recommendation. Because the claims recite that each of the steps is performed by a control center using one or more computers, it is respectfully submitted that the claims recite methods that are performed a particular machine and are patent-eligible subject matter under current U.S. Patent Office standards. Accordingly, it is respectfully submitted that the claims are directed to patent-eligible subject matter.

Regarding the rejections based on Bent and Jacobsen, independent claims 5, 9, 18, and 27 have been amended herein to recite that the control center and its one or more computers determines the amount of money collectively needed by the different commercial banks and that amount of money and the interest rate is communicated to the depositor groups. As discussed in the telephone examiner interview, there is no disclosure, teaching, or suggestion in Bent or Jacobsen of aggregating funds from

depositor groups to produce a stable funds source usable by different commercial banks as core deposits or of determining and publishing to depositors an amount of money collectively needed by different commercial banks and an interest rate currently being paid for the money. Bent and Jacobsen are directed to distributing individual investors' deposits among different institutions to achieve full FDIC insurance. Bent fails to mention core deposits at all. The only mention of core deposits in Jacobsen is in paragraph [0004], where it is indicate that core deposits are declining. There is no mention in Jacobsen of aggregating funds from depositors to produce a stable funds source usable by different commercial banks as core deposits as claimed.

Further, Bent fails to indicate that an amount of money collectively needed by different banks and a corresponding interest rate are determined or communicated to depositors. Instead, in paragraph [0010], Bent indicates that an investor opens an Insured Deposit Account, indicates bank preferences, and the funds are distributed among the preferred banks to achieve full FDIC insurance for the deposited funds and in accordance with the depositor's preferences. Jacobsen in paragraph [0072] that a depositor seeks to deposit \$475,000 at the advertised rate of Relationship Bank 110, and an interchange distributes the deposit among plural non-relationship banks to achieve full FDIC insurance. There is no mention of the determination or publication an amount of money collectively needed by different commercial banks or the current interest rate to be paid for the money as claimed. Accordingly, the rejection of the claims as anticipated by Bent and as unpatentable over Bent and Jacobsen should be withdrawn.

CONCLUSION

In light of the above amendments and remarks, it is respectfully submitted that the present application is now in proper condition for allowance, and an early notice to such effect is earnestly solicited.

If any small matter should remain outstanding after the Patent Examiner has had an opportunity to review the above Remarks, the Patent Examiner is respectfully requested to telephone the undersigned patent attorney in order to resolve these matters and avoid the issuance of another Official Action.

DEPOSIT ACCOUNT

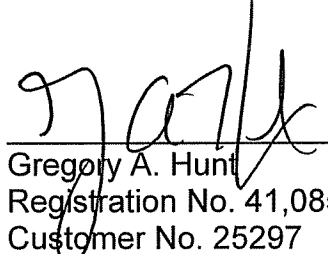
Although no fee is believed to be due, the Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

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Date: April 20, 2009

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